

# REALTORS TODAY

-Newsletter-



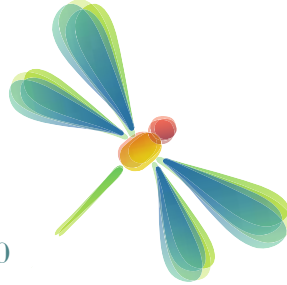
**OGAR**  
Ozark Gateway  
Association of REALTORS®

**OGAR OFFICE HOURS:  
MON - FRI  
8-4:30  
OPEN DURING LUNCH HOURS**



## Inside This Issue

Birthdays	Page 2
Leadership Directory & App of the Month	Page 3
Newmie's Newbie Blog & Board Store Special	Page 4
Agents on the Move	Page 5
BOD Minutes	Pages 6-7
Market Statistics	Pages 8-10
Top Tax Scams of 2024	Page 11
Home Sales, Prices Surge as Spring Buying Season Starts	Page 12
OGAR Affiliate Blog	Page 13
Lana Nelson-Good Neighbor Award	Page 14
OGAR CE Course Descriptions	Page 15
OGAR March Luncheon	Page 16
Local Leadership Academy	Page 17
Resources for Your Clients	Pages 18-19
RPR Webinars	Page 20
Tour of Homes Schedule	Page 21



## Calendar of Events

<u>April 2:</u> Strategic Planning Committee Meeting 1:00
<u>April 3:</u> Local Leadership Academy 1:00
<u>April 4:</u> Technology & Education Committee Meeting 10:00
<u>April 10:</u> Membership Engagement Committee Meeting 10:00
Community Relations Committee Meeting 11:00
<u>April 11:</u> Finance Committee Meeting 10:00
MLS Committee Meeting 11:00
Program Committee Meeting 1:30
<u>April 16:</u> State Directors Pre-Conference Meeting 12:00
<u>April 18:</u> BOD Meeting 9:00
<u>April 23-25:</u> MR Spring Conference
<u>April 24:</u> Technology & Education Committee Meeting 10:00
<u>April 30:</u> State Directors Post-Conference Meeting 12:00



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Joplin, MO 64801  
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www.theogar.com



**2024 BRONZE LEVEL AFFILIATE**

# Birthdays

## April

1  
Kim Higdon  
Jason Wallace

3  
Mark Stephenson  
Brenda McCracken  
Mikayla Wright

4  
Donna Stinnett  
Emalee Harp

7  
Susan Sacbibit  
Tami Marlay  
Erica Beroza  
Scott Roderique

8  
Logan Yates

9  
Tim McNally

10  
Israel Thompson  
Doug Myers  
Anthony Mosley

11  
Brian Smith  
Tyler Richards  
Karyn Ward

12  
Becky McDaniel  
Deborah Lamoure  
Kortni Johnson

13  
Brandon Lehman

14  
Lee McDonough  
Danny Lowe  
Vanessa Williams  
Louise Secker

15  
Chris Faubion  
Tom Christensen  
Treyce Ball  
Courtney Long

16  
Heather Godfrey

17  
Stephanie Matyi

18  
Misha Wilson  
Aaron Wilken

19  
Audrey Sneed  
LeAira Kitchen

20  
Kent Eastman  
Sean McWilliams  
Forrest Stodghill  
Jacob Barnes

21  
Jennifer Henson  
Sam Wohlenhaus  
Sharon Keller

22  
Sara Smith  
Jennifer Gillespie

24  
Susi Yust  
Richard Payne

25  
Seth Dermott  
Nina Moser  
Susan Halfacre

26  
Chance Mehrhoff

27  
Titus Grant

28  
Brian Atnip  
Tiffany Beard

29  
Amy Hunt  
Shelly heffington

30  
Gary Reid  
Jeff Ball  
Tanya Scott  
Katarina Severn  
Katelyn Sears

## May

2  
Jonathan Leach  
Teresa Hefley  
Madison Marietta

3  
Jill Flakne  
Ginger Kitchen  
Brady Hanger

4  
Morgan Sprouls

5  
Joyce Keith

6  
Jackie Williams  
Michael Norman  
Shawn Coats

8  
Wendilyn Gilbert

9  
Jared Dickey  
Mike Brower

10  
Carter Johnson  
Chris Burnside-  
Traynor  
Karissa Haner

11  
Matt Maples  
Robyn Kyle

12  
Shahed Faruk

13  
Andrew Bright  
Lindsey Fearing  
Danielle Henson

14  
Ann Blaser  
Annie Fields-Parker

15  
Kayla Colon  
Tara Sartin

16  
Candice Register  
Shawn Burton  
Kaelyn Powell  
Terry York

17  
Olivia Salmonsén  
Andy Beasley

18  
Adam Blankenship

19  
Chelsey Surridge  
Kim Wood  
Jill Bolain

20  
Brian Phillips

21  
Pat Black  
Hank Choens  
George Brockman

22  
Nichole Hamblin

23  
Star Atchison  
Hoot Myers  
Keyra Bourgault  
Trevor Tidball  
Brittany Caine  
Cameron James  
Jessica Mustain

24  
JC Burd  
David Evans

25  
Milton McDonald  
Kevin Steele  
Sarah Dixon  
Twila Hillme

26  
Julie Smith

27  
LC Anderson

28  
Joshua Maresh

29  
Charity Mathis

30  
Tony Rea  
Brianna Pharr

31  
Kandice Yaple  
Robert Getz

Happy  
Birthday

# App of the Month

Compliments of the OGAR Technology and Education Committee



## Mobile App

Streamline all the real estate information you need with the NAR Mobile App. NAR Mobile allows you to expertly navigate the real estate information that's important to you. Up to date and ahead of the game--all while you're on the go.



2024 Bronze Level Affiliate  
<https://elitetitlestl.com/>

### **2024 MR STATE DIRECTORS**

Courtney Denney  
Kalan Hubbard  
Forrest Stodghill  
Melissa Annis  
Debbie Barlos  
Brandi Haddock  
Jennifer Reaves  
Crystal Pierson  
Jessica Hubbard  
Donny Allen  
Kim Cox

### **2024 OGAR LEADERSHIP**

Courtney Denney, President  
Kandace Yaple, President-Elect  
Jeremy Ritchie, Vice President  
Amy Hunt, Treasurer  
Jessica Hubbard, Past President  
Judy Lowe, 3 Year Director  
Forrest Stodghill, 3 Year Director  
Steve Johnson, 2 Year Director  
Heather Owens, 2 Year Director  
Linda Richmond, 1 Year Director  
Kyle Lewis, 1 Year Director  
Jeremy Beres, 1 Year  
Brandi Haddock, MLS Chair/1 Year

### **OGAR STAFF**

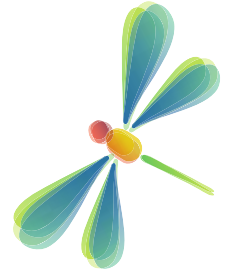
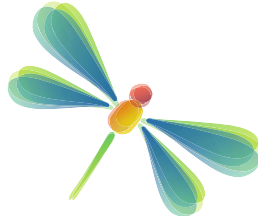
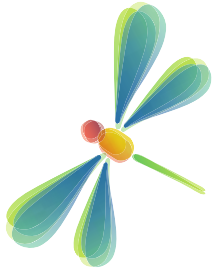
Kim Cox, Association Executive/CEO  
Stephanie Burkhart, Director of Operations  
Diane Newman, Membership Director  
Cassia Ferrell, Member Services Coordinator  
Michelle Delaney, MLS & Education Director

# Newmie's Newbie Blog

Defining, Communicating the Value of the MLS

Every professional involved in the real estate industry should understand and be able to talk fluently about the MLS's true purpose and value.

Defining and Communicating the Value of the Multiple Listing Service (nar.realtor)



## Board Store Special

**SPECIAL  
SALE**

**\$1 off any  
Board Store item**

**First  
Home  
Mortgage  
Company**

2024 Bronze Level Affiliate  
<https://charlesburt.com/first-home-mortgage-company/>

# Agents on the Move

## Drops

Joanie Larson  
Realty Executives Tri-States

Krista Porter  
Keller Williams Elevate

Kathryn Clark  
Reece & Nichols Alliance, Inc.

Justin Landry  
Pro X Realty, LLC

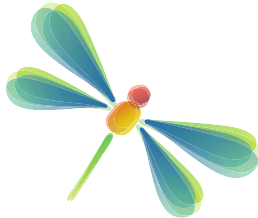
Julie Zorn  
United Country Real Estate Buckhorn  
Land & Home

James Edwards  
United Country Real Estate Buckhorn  
Land & Home

Mellisa Elliot  
US Bank

Cassie Sammons  
US Bank

Donnie Greenlee  
US Bank



## Transfers

Shelly Mock  
to Fathom Realty

Candi Thompson  
to Fathom Realty

Melodee Colbert Kean  
to Glenn Group, LLC

Dale Jones  
to Fathom Realty

Danny Lowe  
to Fathom Realty

Amanda Grubb  
to Keller Williams Elevate

Jessica Hubbard  
to Realty One Group  
Ovation

Kyra Thompson  
to Keller Williams Elevate

## New Offices

Agriculture & Industry  
DR is Daniel Peery

Murney Associates,  
REALTORS  
DR is Twila Hillme

Julie Howerton, Broker  
DR is Julie Howerton

## New Members

Amy Ringsdorf  
Reece & Nichols Alliance, Inc.

Daniel Peery  
Agriculture & Industry

Nina Stoecker  
Keller Williams Market Pro  
Realty

Grey Petticrew  
Keller Williams Elevate

Twila Hillme  
Murney Associates,  
REALTORS

Kimberly Rinker  
Murney Associates,  
REALTORS

Amber Dietz  
Keller Williams Elevate

Julie Howerton  
Julie Howerton, Broker

Scott Roderique  
Keller Williams Elevate

Stephanie Farstvedt  
Davis Real Estate

Wade Nading  
Davis Real Estate

Katie Thomas  
Davis Real Estate

Trent Wilson  
Reece Nichols Neosho



**Central Bank  
of the Ozarks**

**2024 Gold Level Affiliate**  
<https://www.centralbank.net/ozarks/>

# Board of Directors Minutes

## Ozark Gateway Assoc of REALTORS®, a Regional MLS Board of Directors Minutes

Thursday, March 28th, 2024, at 9:00 am

Present: Courtney Denney, Kandace Yapple, Jeremy Ritchie, Amy Hunt, Jessica Hubbard, Steve Johnson, Linda Richmond, Jeremy Beres, Forrest Stodghill, Heather Owens, and Kyle Lewis.

Staff Present: Kim Cox and Diane Newman

Roll call was taken from attendance in the room by the AE Assistant.

President called meeting to order.

Motion made to approve the March meeting agenda as emailed with revision to strike

Motion/Recommendation #16 from the agenda and approve the rest due to Gov Docs Nerd Herd still discussing this topic; #16 was regarding timeline of removal of lockbox on closed, expired or W/D listings.

Motion made to approve minutes from the February BOD meeting as emailed.

### **Motions/Recommendations brought forward by committees/AE/BOD/members:**

1. Recommendation made by the Finance Committee. Motion made and approved to approve the financials for February and the Year-To-Date for 2024.
2. Motion made to add to the rules continue sending the Sentrilock access report history to all parties (agents and brokers on both sides) and to add a note about combo box history not being available; Discussion held, motion not approved, and no further action is needed.
3. Motion made, amended, and approved to add the following language to the policy: "If the immediate PAST president could not fulfill their obligation, the Board of Directors will elect an interim PAST president from the current membership in good standing."
4. Motion made, amended, and approved to update the current language in policy to the following: "For the MR State Leadership Academy for any member applicants accepted and approved by the Board of Directors; if a member does NOT graduate, they will be required to pay the board back in full reimbursement of the tuition paid by OGAR, unless excused by the Board of Directors".
5. Motion made, amended, and approved to add to policy language that states "if an agent returns as a member within 30 calendar days of leaving OGAR, there will not be a new charge for their Sentrilock access fee; After 30 calendar days, if a member returns, they will be charged the current Sentrilock access fee again".
6. Motion made and approved to change the language from 10 days to 5 days in all three underlined notes in the language below: a. Note (#2): Lockbox must be checked "Yes or No". If checked "yes" the correct serial number must be input. Any agent failing to input the correct serial number or inputting false or misleading information about the key box into the MLS system, within ten (10) days of the listing date, will be assessed a \$50 fine. Prior notice will be given via email with a 10-day window to correct the issue after which the agent will be invoiced. b. Note (#3): If an agent fails to submit required information on a listing within 10 days, the agent will be emailed and given 48 hours to add required data before the fine is assessed. Agent will then receive a \$50 fine. If the required information still hasn't been submitted after an additional 10 days, the OGAR staff shall advise the participant of the intended removal so the participant can advise his or her clients. The listing will have to be re-input by the agent after they have all the required data for listing. All agents are still responsible for providing the information whether they have been charged a fine or not. Association staff will do random audits daily to enforce the rule.
7. Motion made, amended, and approved to add language to clarify that "days" equal "full business days", make a disclaimer, and change anything with "hours" to "days" throughout the entire MLS Rules and Regs.
8. Motion made and approved to change "Cancel" listing to "Terminate" listing in Flex MLS.
9. Motion made and approved to define "foreclosure" as "property in which a foreclosure process has been completed", and to add a note beside this field in Flex MLS.
10. Motion made and approved to have Kim write any expenditure grants for REALTOR champions as needed following state and NAR guidelines. Recommendation made to send to Governing Docs committee to add to policy that the RPAC Committee is allowed to approve IE grants written, without Board of Directors approval.
11. Motion made and tabled to purchase stickers that say "I gave to RPAC" and hand them out at luncheons. 12. Motion made and approved to donate an eBike to the MR RPAC Auction with the choice of 2 bikes given to the winning bidder. Motion made to sell a choice of the bikes a second time if the first winning bid exceeds the "3 times the amount" rule. (\$1647 for the \$549 bike and/or \$1797 for the \$599 bike).

# Board of Directors Minutes

13. Motion made to add some form of glass cabinet front to the wall unit shelving where we can display all our awards and keep them safe and locked at the same time. Discussion held, motion not approved, and no further action needed. Motion made, amended, and approved for a financial allotment of \$2,500 to be used to create RPAC recognition and fundraising awareness/activities for 2024 only.
14. Motion made, amended, and approved to create a Diversity & Inclusion task force, with Kyle Lewis as the chair. Discussion was held and a Recommendation was made to send to Strat Plan Committee regarding putting Membership Engagement and Community Relations committees back together; The BOD is requesting more information on these 2 committees to be brought to the next meeting.
15. Motion made and approved for Community Relations Committee to use \$75 of their \$300 budget to purchase snacks for students at Eastmorland Elementary School for snacks after their MAP testing.

## **Standing monthly motion for conditional memberships: On behalf of Membership Engagement Committee.**

New Agents/Offices: (2nd = Secondary membership) New Agents: Waylon Martin – Midwest Land Group, LLC (2nd) Suzett Sparks – Lindsey & Associates, Inc. (2nd) Justin Bay – Triple Diamond Real Estate (2nd) Kathleen “Denise” Carrigan – Lindsey & Associates, Inc. (2nd) Daniel Peery – Agriculture & Industry (2nd) Amy Ringsdorf – Reece & Nichols Alliance, Inc. (2nd) Christie Morris – Realty One Group Ovation Chris Burnside-Traynor – REAL Broker, LLC New Appraisers: None New Offices: Lindsey & Associates, LLC – DR is Suzett Sparks Agriculture & Industry – DR is Daniel Peery Realtegrity 1% Listings – DR is L Dee Murdock Affiliates: Ryan Miller State Farm – Josh Meeker Mandy McCoy – USA Mortgage

## **Committees that met with no Recommendations/Motions:**

Program & Events and Awards

## **President’s Report – Courtney Denney**

1. The venue selection has been made – the I DO Event Center in Joplin. An aerial map will be sent out to the membership with the invitations.
2. The MR Spring Business Conference is coming up and should be full of lots of information to bring back. The Local Leadership will be attending this one, too.

## **Association Executive Report – Kim Cox**

1. Accounts past due update presented – 9 Agents/0 Affiliates/1 Company
2. Violations update. Clear Co-op: 0; Other violations: 4. Violation breakdown; 2 - No Photo; 1 – Status updates; 0 – Sentrilock # Missing; 1 – No Room Dimensions.
3. Waiting on wish list items to be confirmed with FlexMLS. A zoom call is coming up Monday with Flex to discuss.
4. Number of members dropped for non-payment of annual dues was 32.
5. Melissa Annis is running for an NAR Director and a Motion was made and approved to give her \$500 for her campaign materials for the April Business Conferences. Receipts will be turned into OGAR and then she will be reimbursed.
6. Quotes were given for a window to be placed in Stephanie’s office and it was tabled at this time for staff to research a buzzer system for the doors for added security and these quotes be brought back to BOD.
7. Discussion was held on the universal access ramp that was added on the south side of the conference center and staff to look into pricing for a rubber transition strip.

## **New Business:**

1. Mandatory Tax ID field in the MLS discussion will be tabled until after Spring/Summer unless issues brought back to our attention before then.
2. Motion to move into Executive Session and back out again. Executive Session minutes filed separately.

The above motions passed with majority vote.

Meeting adjourned.



# MLS Statistics

FEBRUARY RESIDENTIAL SALES TRENDS Figures are taken from a comprehensive report compiled monthly By the MLS Service of the Ozark Gateway Association of REALTORS®, Inc.

Number of Units SOLD

Number of Units FINANCED

Year	Total	1-2 Bed	3 Bed	4+ Bed	Conv.	FHA	VA	Cash	Own	Lease Purch	RD	Other
2019	3281	628	1867	779	1393	445	170	765	14	243	228	22
2020	3497	620	2042	870	1497	557	193	702	9	231	311	35
2021	3965	763	2189	1013	1797	554	225	997	5	116	243	28
2022	3628	758	2060	810	1536	533	201	985	2	176	160	35
FEB. 2023	191	49	104	38	81	30	18	31	0	18	12	1
FEB. 2024	206	41	119	46	81	26	21	63	0	9	4	2

Total Number of Active & Pending Listings: 952

1-30 Days: 35 31-60 Days: 64 61-90 Days: 32 91-120 Days: 23 120+ days: 52

Total Units Sold: 206 Avg. DOM: 87

Avg. Sold Price: \$215,329 Median Sold Price: \$191,950

Absorption Rate: 2.67 months

Summary Statistics	FEB.-24	FEB.-23	% Chg	2024 YTD	2023 YTD	% Chg
Absorption Rate	2.67	1.73	54.34	2.67	1.85	44.32
Average List Price	\$346,459	\$285,356	21.41	\$300,131	\$245,560	22.22
Median List Price	\$253,401	\$207,000	22.42	\$231,510	\$194,900	18.78
Average Sale Price	\$215,329	\$179,021	20.28	\$213,423	\$179,985	18.58
Median Sale Price	\$191,950	\$171,750	11.76	\$189,907	\$161,250	17.77
Average DOM	87	79	10.13	92	78	17.95
Median DOM	64	67	-4.48	67	63	6.35



MARKET STATISTICS  
February 2024

Prepared March 15, 2024

Number of Listings	October-23	November-23	December-23	January-24	February-24	February-24 Pending
Number of Listings from Reporting MLS's	11,012	10,401	9,172	8,727	8,842	35% of Listings

Year-to-date Figures	February-21	February-22	February-23	February-24	2024 YTD vs 2023 YTD	2024 YTD vs 2022 YTD	2024 YTD vs 2021 YTD
Number of Residential Properties Sold - YTD	10,833	10,767	8,372	8,698	3.9%	-19.2%	-19.7%
Median Residential Property Selling Price-YTD	194,000	211,000	220,000	235,000	6.8%	11.4%	21.1%

Monthly Detail Comparison	February-22	February-23	January-24	February-24	Feb. vs Jan.	Feb. '24 vs Feb. '23	Feb. '24 vs Feb. '22
Number of Homes Sold	5,142	4,381	3,969	4,509	13.6%	2.9%	-12.3%
Number of Days on Market	36	49	49	52	6.1%	6.1%	44.4%
Average Selling Price	\$257,877	\$261,695	\$278,841	\$283,147	1.5%	8.2%	9.8%
Median Selling Price	\$215,000	\$225,000	\$234,900	\$235,000	0.0%	4.4%	9.3%
Monthly Dollar Volume	\$1,328,005,952	\$1,148,484,788	\$1,106,718,809	\$1,276,708,208	15.4%	11.4%	-3.7%

The statewide information in this report is furnished by participating Local Boards, Associations and Multiple Listing Services.  
This information does not reflect all real estate activity in Missouri.

MR Membership	February-22	February-23	January-24	February-24	Feb. vs Jan.	Feb. '24 vs Feb. '23	Feb. '24 vs Feb. '22
Number of REALTORS®	25,087	25,188	25,403	25,150	-1.0%	-0.2%	0.3%

MARKET STATISTICS  
**FEBRUARY 2024**

<b>4,509</b> RESIDENTIAL PROPERTIES SOLD <small>+8 vs. Feb. 2023</small>	<b>52</b> AVERAGE DAYS ON MARKET <small>Feb. 2023: 49</small>
<b>\$235,000</b> MEDIAN SALE PRICE <small>+4% vs. Feb. 2023</small>	<b>\$1.3 BILLION</b> TOTAL DOLLAR VOLUME <small>+11% vs. Feb. 2023</small>

# DRONE VANTAGE

Aerial Solutions: Farm-Residential-Commercial

STOCKPILE MEASUREMENTS

3D ORTHOMOSAIC MAPS

LARGE ACREAGE

CONSTRUCTION PROGRESS

VIDEOGRAPHY

3D MODELS

REAL ESTATE

PHOTOGRAPHY

**AJAM BLANKENSHIP**

CARTHAGE, MO / 417-310-1107 / ADRM@DRONEVANTAGE.LI



**2024 BRONZE LEVEL AFFILIATE**

# Market Summary

Residential, February 2024



## Ozark Gateway Association of REALTORS®

Designated REALTOR® 50  
 Designated Secondary REALTOR® 46  
 MLS Only Designated REALTOR® 18  
 Primary REALTOR® 556  
 Secondary REALTOR® 75  
 MLS Only REALTOR® 51  
 Salesperson 11  
 Designated Appraiser 32

Designated Secondary Appraiser 13  
 Associate Appraiser 4  
 Associate Secondary Appraiser 2  
 MLS Only Designated Appraiser 19  
 MLS Only Associate Appraiser 1  
 Designated Affiliate 62  
 Affiliate 54

**Total Board/MLS 878**  
**Total Board with Affiliates 994**



## Top Tax Scams of 2024

(Continued from the March Newsletter)

6. **Fake IRS Letters:** Scammers send fake letters or notices purportedly from the IRS demanding immediate payment or threatening legal action if the recipient does not comply. These letters often contain grammatical errors or inconsistencies that can help identify them as fraudulent.
7. **Tax-Related Identity Theft:** This scam involves using stolen personal information to file a tax return and claim a refund before the legitimate taxpayer has a chance to do so. Victims may not realize they are victims until they try to file their own tax return and discover that one has already been filed using their information.
8. **Inflated Refund Claims:** Some tax preparers may promise taxpayers inflated refunds in exchange for a fee or a percentage of the refund. They may use tactics such as claiming false deductions or credits to artificially inflate the refund amount.
9. **Falsifying Income:** Taxpayers may attempt to lower their tax liability by underreporting or omitting income from their tax returns. This is illegal and can result in fines, penalties, or criminal prosecution if discovered by the IRS.
10. **Abusive Tax Shelters:** Some taxpayers may be lured into investing in abusive tax shelters that promise to reduce or eliminate their tax liability. These schemes often involve complex financial transactions or legal structures that are designed to exploit loopholes in the tax code. However, the IRS actively investigates and penalizes taxpayers who participate in abusive tax shelters.



**2024 Bronze Level Affiliate**  
**[joplinhomeinspection.com](http://joplinhomeinspection.com)**

# Home Sales, Prices Surge as Spring Buying Season Starts

by Melissa Dittmann Tracey, REALTOR Magazine

Existing-home sales jumped by nearly 10% in February, the largest monthly increase in a year, as home prices continued to soar, the National Association of REALTORS® reported Thursday. And with housing inventory rising in many markets, home buyers are finally finding more options.

Total existing-home sales, which account for completed transactions for single-family homes, townhomes, condos and co-ops, are growing at a quicker pace as the spring selling season nears. That bodes well for real estate professionals frustrated by the stalled market last year. Sales in February jumped the most in the West, South and Midwest.

“Additional housing supply is helping to satisfy market demand,” says NAR Chief Economist Lawrence Yun. “Housing demand has been on a steady rise due to population and job growth, though the actual timing of purchases will be determined by prevailing mortgage rates and wider inventory choices.”

Home buyers should brace for higher home prices: The median existing-home price in February was \$384,500—a nearly 6% uptick compared to a year ago, NAR reports.

But improving inventory conditions may help ease buyer competition. Total housing inventory at the end of February rose by nearly 6% compared to January and was up 10.3% from a year earlier, NAR’s data shows. Properties typically remained on the market for 38 days in February, up from 34 days a year earlier.

More buyers may be able to leverage the sale of a previous home and bring cash to the table on their next purchase. Cash sales climbed to a decade high and comprised 33% of transactions in February, NAR’s data shows. Individual investors and second-home buyers tend to make up the biggest bulk of cash sales. They purchased 21% of homes in February, up from 18% a year ago.

## Regional Breakdown

Here’s a closer look at how existing-home sales fared across the country in February, according to NAR’s latest report:

- **Northeast:** Home sales were mostly flat compared to January but were down 7.7% from a year ago. “Due to inventory constraints, the Northeast was the regional underperformer in February home sales but the best performer in home prices,” Yun says. “More supply is clearly needed to help stabilize home prices and get more Americans moving to their next residences.” The median price: \$420,600, up 11.5% from February 2023.
- **Midwest:** Home sales rose 8.4% from January, reaching an annual rate of 1.03 million, dropping 3.7% from the previous year. The median price: \$277,600, up 6.8% from February 2023.
- **South:** Existing-home sales climbed 9.8% from January but were still down 2.9% from a year earlier, reaching an annual rate of 2.02 million. The median price: \$354,200, up 4.1% from last year.
- **West:** Home sales rose by double-digits—16.4%—compared to January, reaching an annual rate of 850,000. Home sales are down 1.2% from the prior year. The median price: \$593,000, up 9.1% from a year ago.

# OGAR Affiliate Blog

## Southwest Missouri Bank

### *Surviving Spouses of Veterans Could be Eligible for 100% VA Loan*

Do you know that VA loans not only help service members and veterans – they also help surviving spouses become homeowners? If you or someone you love could benefit from this, we can help!

VA loans are mortgage loans guaranteed by the Department of Veteran Affairs. This program began back in 1944 as part of the G.I. Bill, to help returning veterans as they re-entered civilian life. The VA loan remains one of the few home mortgage options for those who may not have money set aside for a down payment. They can also be easier to qualify for than conventional home loans.

#### **Eligibility**

Contrary to what some people believe, a VA loan is not just for people who are serving on active duty. People who are eligible include:

- Active duty service men and women
- Discharged veterans (regular military)
- Current Reserve/National Guard members
- Discharged Reserve/National Guard members
- Surviving spouses of military members

#### **Advantages**

There are many advantages beginning with **no down payment**. Here are other advantages:

- There are no monthly private mortgage insurance premiums.
- VA funding fee can be financed.
- The seller can pay up to 4% of the appraised value in closing costs.
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# Lana Nelson - Good Neighbor Award

A local real estate agent and member of the Ozark Gateway Association of Realtors has been recognized by the state organization for her support of Solace House of the Ozarks.

Lana Nelson won the Good Neighbor Award recently presented at the annual meeting of the Missouri Association of Realtors.

The recognition came with a \$1,000 donation to Solace House

“The Missouri Association of Realtors is always on the watch to compliment an agent in Missouri for their community service,” Nelson said.

Solace House is a place where people stay during their last month of life to receive around-the-clock care. It was established in Joplin by several area people who saw a need for a comfortable place where people who do not need to be in a hospital could be cared for at no cost. They received support from the local medical community, although Solace House is not a medical facility. It provides relief to family members who are often the main source of home care.

“The dying in our community are faced with a lot of decisions. It’s very expensive,” to obtain end-of-life care, said Mona Elston, house operations manager for Solace House. “Solace House saw a big, big need for that.”

She said the house is considered an extension of home and family, providing caring volunteers and staff to rally around a person who is reaching their last days. There are 34 trained volunteers now and the goal this year is to bring that number to 50. There have been 152 people who received care before dying since Solace House opened in 2020.

No bills are sent and no insurance is charged for a person’s stay.

“We don’t take Medicare or Medicaid,” said another co-founder, Susan Lincoln. “It’s strictly funded by donations of those in the Joplin region.”

Solace House is operated as a social model of care, part of the national nonprofit Omega Home Network. That means “that the community owns Solace House and supports it” rather than investors or a health care institution, Lincoln said.

The availability of trained volunteers offering care to a dying patient and their family is a needed service for many.

“There’s usually a caregiver crisis at the end, “ of life for some, Lincoln said. “People are either worn out or there is no caregiver.”

Kim Cox, CEO of the local Realtor organization, said the state association has 25,000 members.

“They recognize a top contributor to a community with a Good Neighbor Award of \$2,500 for a charity and then give an honorable mention award and a \$1,000 donation,” Cox said. The honorable mention “is one they feel they can’t let go without recognition. It has to be a significant contribution of time, money and other resources. We are grateful for the fact we had a Joplin agent recognized.”



# 2024 OGAR May CE Course Descriptions

**May 2, 2024**

Teacher: Nate Johnson

## *Get to Know the Code*

3 hours CORE credit (satisfies the Code of Ethics requirement)

Learn the parallels and differences between license law & MREC Rules & Regulations as compared to the Code of Ethics and be able to raise the standards of their practice to meet the highest standard required to serve clients & customers. **Register here.**

## *Big Tent Diversity*

3 hours CORE credit (satisfies the Fair Housing requirement)

Participants will explore the crucial intersection of diversity, equity, and inclusion. There will also be a discussion about the history and evolution of fair housing laws and how to ensure compliance. Additionally, agents will leave with practical strategies for promoting inclusivity and overcoming bias in business. The class empowers agents to create more welcoming and diverse environments, ultimately enhancing their effectiveness and success. **Register here.**

**May 3, 2024**

Teacher: Nate Johnson

## *Ball of Confusion*

3 hours Elective credit

This course will help agents understand the motivations of today's buyers and sellers. In addition to learning strategies about how to conduct a successful buyer consultation and listing presentation, agents will gain insight on the fears and motivations of today's buyers and sellers. Students will also learn what is most important to homebuyers and sellers and how they choose an agent.

**Register here.**

## *Cult of Personality*

3 hours Elective credit

Real estate licensees will encounter a variety of different personality types throughout their interactions with clients and other players involved in the real estate transaction. Understanding how people differ is critical to licensees helping their clients make good real estate decisions. Real estate consumers will have a better experience as agents become more in tune with their varying personalities. This course will sharpen the agents' perspective on personality types and create more satisfying real estate outcomes for their clients and customers. **Register here.**



**Ryan Miller Insurance Agency**  
**2024 Bronze Level Affiliate**



# OGAR March 2024 All Member Luncheon

Fun. Food. Games.

If you have not attended an OGAR All Member Luncheon, you are missing out on a great networking opportunity!



# A P E X

TITLE & CLOSING SERVICES

<https://apex-closings.com/neosho-team/>

**2024 SILVER LEVEL AFFILIATE**

# OGAR Local Leadership Academy

The Local Leadership Academy had a busy month in March! The group had the opportunity to participate in a round table discussion with local officials



Charlie Davis, Jasper County Clerk



Carl Francis, Webb City Administrator



Cody Smith, Missouri State Representative



Lane Roberts, Missouri State Representative

The Local Leadership Academy also participated in a scavenger hunt with some local affiliate sponsors.



Thank you to the OGAR affiliates who sponsored this year's Local Leadership Class:

- Waco Title
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- Meridian Title
- First American Title
- Nations Lending
- Southwest Missouri Bank
- Premier Home Inspections

*THANK YOU!*

# Resources for Your Clients

Local realtors and company recruiters now have a new way to highlight Joplin Schools for their clients and potential candidates. This district recruitment flyer is available [here](#).

## Joplin Schools

Learning Today For A Better Tomorrow

Joplin Schools Administration Building  
825 S. Pearl Ave., Joplin, MO 64801  
www.joplinSchools.org

### High-Flying Eagles

- ✓ **64** Advanced Placement, Dual Credit, and Honors courses provide accelerated pathways to success for JHS students.
- ✓ **170+** Electives are available to JHS students, including MOSO CAPS, Healthcare, Science Research, Early Childhood Education, Career/Tech Trades, Culinary Arts, Foreign Languages, and more.
- ✓ Average ACT scores of JHS seniors are higher than the state and national averages, with **Multiple Perfect Scores**. Each year, nearly 40 students score a 28 or higher on the ACT, earning automatic scholarships at prestigious 4-year institutions nationwide.
- ✓ Joplin seniors earn more than **\$1M** in scholarships each year, paying their way to brilliant post-secondary pathways at more than 40 national colleges and universities.
- ✓ **22** Varsity sports, plus 32 co- and extra-curricular clubs and activities are available to students, with more than half of secondary students participating in at least one club, activity, or sport.
- ✓ **150+** JHS graduates complete the A+ Program each year, earning 2 free years of college tuition at participating post-secondary institutions.
- ✓ **90.7%** of JHS graduates go on to enroll in post-secondary institutions or enter the workforce or military immediately after graduation.
- ✓ A rigorous Associates Degree program allows JHS graduates to earn their diploma alongside a 2-year college degree through a partnership with Missouri Southern State University.
- ✓ **14** Trade and Career Prep paths are available to JHS students through Franklin Technology Center, offering Industry Recognized Credentials.



### Fast Facts

7,833 Students including:  
*National Merit Semi-Finalists*  
*Coca-Cola Scholars Semi-Finalists*  
*College Board Award Winners*  
*National & International Academic Competitors*

1,535 Staff including:  
*52% with Advanced Degrees*  
*State & National award-winning teachers and administrators*

## Joplin Schools

Learning Today For A Better Tomorrow

Joplin Schools Administration Building  
825 S. Pearl Ave., Joplin, MO 64801  
www.joplinSchools.org

### A Solid Foundation

- ✓ We start early, offering Parents as Teachers enrollment to area families with infants, toddlers and preschoolers, providing support with screenings, home visits, and community resources.
- ✓ Joplin Early Childhood Center provides an excellent preschool education to our 3- and 4-year-old students in morning or afternoon classes in a state-of-the-art facility. Certified educators grow kindergarten ready kids!
- ✓ **10** Elementary Schools welcome students in K-5th grades from all corners of our community, allowing students to attend school with their friends and neighbors. Our elementary campuses work in tandem to provide coordinated, district-wide academic targets.
- ✓ **3** Middle school campuses offer our 6th-8th grade students chances to grow in both learning and responsibility as they prepare for high school and are encouraged to try a wide variety of intra- and extra-curricular experiences.
- ✓ **3** New SOAR Transitional Kindergarten classes offer our younger incoming kindergarten-age students the gift of time and experience to prepare for the rigors of kindergarten. These classes focus on play-based learning, and social and behavioral preparedness.
- ✓ Nearly **2,000** students in 3rd-9th grades are Academic All-Stars, earning Proficient, Advanced, and Growth scores on annual MAP assessments.
- ✓ **279** Gifted Students in 2nd-8th grades are exposed to research and presentation processes while exploring their interests through advanced enrichment opportunities.
- ✓ We connect students and families with same-day on-campus telemedicine visits to reduce obstacles for parents who can't leave work for a student to see a healthcare provider about a possible illness.
- ✓ Alternative and Virtual Academy options offer pathways for students in need of non-traditional learning and specialized supports.



### Grow With Us

*14:1 Avg. Student to Teacher class size*  
*24 languages are spoken in Joplin Schools by students from 35 diverse nations*  
*Robotics and App Creator classes available in Middle School*

**Need More Info?**





## New Degree Programs Offered at MSSU

In March 2024, the MSSU Board of Governors approved the creation of a Bachelor of Science degree in food science and nutrition. Employment in this field is expected to grow 14% in Missouri by 2030, with an annual median salary of \$65,000.

MSSU has also created a Master's of Business Administration degree (MBA) with five areas of emphasis: management, healthcare administration, data analytics, education, and human resources. The MBA program is designed with flexibility in mind with options to complete within 12 months or up to 24 months.

### Also New From MSSU

Groundbreaking on a \$45 million immersive learning center for the health and life sciences will take place 04/11/24. Completion of this 65,000 sq. ft. facility is expected in August 2026.

# Resources for Your Clients



## New Degree Program Offered at Crowder College

Crowder will begin offering an Engineering Technology program effective for the Fall 2024 semester. This program will have stackable certificates that lead to an Associate of Applied Science degree. Students can earn a certificate in Engineering Technology or a certificate in Advanced Drafting & Design. Students can then continue to pursue an Associate's degree in Engineering Technology. All major courses will be delivered at the Joplin ATTC. Students can take their general education courses at any Crowder location or online.

For more information visit the Crowder College website [here](#).



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***Meridian Title Company***

2024 Platinum Level Affiliate

# Tour of Homes 2024 Schedule

## *January*

2nd: NW  
9th: S  
16th: NE  
23rd: NW  
30th: S

## *February*

6th: NE  
13th: NW  
20th: S  
27th: NE

## *March*

5th: NW  
12th: S  
19th: NE  
26th: NW

## *April*

2nd: S  
9th: NE  
16th: NW  
23rd: S  
30th: NE

## *May*

7th: NW  
14th: S  
21st: NE  
28th: NW



**Ozark Gateway  
Association of  
REALTORS®**

**NW — N of 7th & W of Main (CJ)  
S — Everything S of 7th  
NE — N of 7th & E of Main (WC)**